

ABSTRACT OF THE DISCLOSURE

A network transaction server apparatus manages virtual world privilege information that is issued for a transaction that a user has conducted in a virtual world by manipulating a personal computer. A settlement server apparatus manages real world privilege information that is issued for a transaction that the user has conducted in a real world. In response to a request from the personal computer, the settlement server apparatus converts virtual world privilege information that is managed by the network transaction server apparatus into real world privilege information using a prescribed conversion factor.